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PTO/SB/21 (modified)  
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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

|   |                        |  |                        |                    |
|---|------------------------|--|------------------------|--------------------|
| <b>TRANSMITTAL FORM</b><br><br>(to be used for all correspondence during pendency of filed application) | 0001/PTO<br>Rev. 10/95 | U.S. Department of Commerce<br>Patent and Trademark Office | Application Number     | 09/675,992         |
|   |                        |  | Filing Date            | September 29, 2000 |
|   |                        |  | First Named Inventor   | Walter Lee et al.  |
|   |                        |  | Confirmation No.       | 1738               |
|   |                        |  | Group Art Unit Number  | 2166               |
|   |                        |  | Examiner Name          | Not yet known      |
| Total Number of Pages in This Submission  |                        | 4**  | Attorney Docket Number | 13553-05122        |

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**REMARKS:** \*\* IDS references are not included in the total pages submitted.

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| Signature:                     |   |                    |
| Attorney/Reg. No.:             | Daniel R. Brownstone, Registration No. 46,581 | Dated: 25 Sept '02 |

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13553/05122/SF/5084318.1



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Walter Lee et al.  
APPLICATION NO.: 09/675,992  
FILING DATE: September 29, 2000  
TITLE: Score Based Decisioning  
CONFIRMATION NO.: 1738  
EXAMINER: Not yet known  
GROUP ART UNIT: 2166  
ATTY. DKT. NO.: 13553-05122

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By: Daniel R. Brownstone  
Daniel R. Brownstone, Reg. No.: 46,581

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**Under 37 CFR §§ 1.56 and 1.97-98**

SIR:

Pursuant to the provisions of 37 CFR §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449/PTO-8A listing references for consideration by the Examiner. Enclosed is a copy of each listed reference that may be material to the examination of this application, and for which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

This Information Disclosure Statement is being filed before the mailing date of a first office action on the merits.

**PATENT**

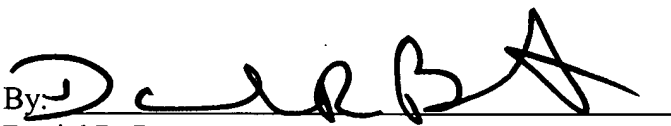
This Information Disclosure Statement is being filed before the mailing date of a first office action on the merits.

Applicant submits that no fee is required for the consideration of this Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,  
WALTER W. LEE, DANIEL SHOHAM, WESLEY  
K. WILHELM, JOSEPH, P. MILANA AND ALAN  
P.JOST

Dated: 25 Sept 2002 .

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|--|---|----|---|------------------------|--------------------|
| <b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b> |   |    |   | Application No.        | 09/675,992         |
|  |   |    |   | Filing Date            | September 29, 2000 |
|  |   |    |   | First Named Inventor   | Walter Lee et al.  |
|  |   |    |   | Art Unit               | 2166               |
|  |   |    |   | Examiner Name          | Not yet known      |
| Sheet  | 1 | of | 1 | Attorney Docket Number | 13553-05122        |

| U.S. PATENT DOCUMENTS |                       |  |                                |  |
|-----------------------|-----------------------|--|--------------------------------|--|
| Examiner Initials*    | Cite No. <sup>1</sup> | Document No.<br>Number – Kind Code <sup>2</sup> (if known) | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document |
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| FOREIGN PATENT DOCUMENTS |                       |  |                                |  |
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| OTHER REFERENCES – NON-PATENT LITERATURE DOCUMENTS |                       |  |                |
|--|-----------------------|--|----------------|
| Examiner Initials*                                 | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published | T <sup>6</sup> |
|  | C1                    | Humpert, B., <i>Neurocomputing in Financial Services</i> , Expert Systems for Information Management, Vol. 2, No. 3, pp.172-199 (1989).  |                |
|  | C2                    | O'Heney, S., <i>Banks Finally Solve A1 Mystery</i> , Computers in Banking (1990).  |                |
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